

<i>SERFF Tracking Number:</i>	<i>LHLI-126404236</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln Heritage Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44222</i>
<i>Company Tracking Number:</i>	<i>MSBRAAAR10 CP</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Medicare Supplement Brochure</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Lincoln Heritage Life Insurance Company

Product Name: Medicare Supplement Brochure SERFF Tr Num: LHLI-126404236 State: Arkansas

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Filed-Closed State Tr Num: 44222

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: MSBRAAAR10 CP State Status: Waiting Industry Response

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Shirley Grossman, Cathy Patterson, Wanda McNeece, Sally

Roudebush, Rodney Hartwig

Date Submitted: 12/02/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Illinois doesn't require us to file this each year if the only changes are to deductibles and copays.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/21/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/04/2010

Deemer Date:

Submitted By: Cathy Patterson

Filing Description:

see cover letter

Created By: Cathy Patterson

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

SERFF Tracking Number: LHLI-126404236 State: Arkansas
 Filing Company: Lincoln Heritage Life Insurance Company State Tracking Number: 44222
 Company Tracking Number: MSBRAAR10 CP
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
 Product Name: Medicare Supplement Brochure
 Project Name/Number: /

Cathy Patterson, cathy.patterson@londen-insurance.com
 4343 E Camelback Rd 800-433-8181 [Phone]
 Phoenix, AZ 85018 602-808-8845 [FAX]

Filing Company Information

Lincoln Heritage Life Insurance Company	CoCode: 65927	State of Domicile: Illinois
4343 East Camelback Road	Group Code:	Company Type: Life and Health
Phoenix, AZ 85018	Group Name:	State ID Number:
(800) 433-8181 ext. [Phone]	FEIN Number: 04-2314290	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	1 advertisement X \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln Heritage Life Insurance Company	\$50.00	12/02/2009	32412373

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/21/2010	01/21/2010
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/04/2010	01/04/2010	Cathy Patterson	01/21/2010	01/21/2010

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Disposition

Disposition Date: 01/21/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	LHLI-126404236	State:	Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Flesch Score Certification	Accepted for Informational Purposes	Yes
Form (revised)	Medicare Supplement Brochure	Filed	Yes
Form	Medicare Supplement Brochure	Replaced	Yes

SERFF Tracking Number: LHLI-126404236 State: Arkansas
Filing Company: Lincoln Heritage Life Insurance Company State Tracking Number: 44222
Company Tracking Number: MSBRAAAR10 CP
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: Medicare Supplement Brochure
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/04/2010
Submitted Date 01/04/2010
Respond By Date 02/04/2010

Dear Cathy Patterson,

This will acknowledge receipt of the captioned filing.

Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/21/2010
Submitted Date 01/21/2010

Dear Stephanie Fowler,

Comments:

I have received your letter concerning the wording change to MSBR-AA AR 10

Response 1

Comments: I have made the change you requested. The required wording is below the deductible and copay grid located on the fifth page of the brochure.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

<i>SERFF Tracking Number:</i>	<i>LHLI-126404236</i>	<i>State:</i>	<i>Arkansas</i>				
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<i>Product Name:</i>	<i>Medicare Supplement Brochure</i>						
<i>Project Name/Number:</i>	<i>/</i>						
Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Medicare Supplement Brochure	MSBR-AA (AR) 10		Advertising	Initial		41.000	83395 (MSBR-AA-AR) to file revised.pdf
Previous Version							
Medicare Supplement Brochure	MSBR-AA (AR) 10		Advertising	Initial		41.000	83395 (MSBR-AA-AR) to file.pdf

No Rate/Rule Schedule items changed.

If anything further is required, please do not hesitate to contact me.

Sincerely,

Cathy Patterson, Rodney Hartwig, Sally Roudebush, Shirley Grossman, Wanda McNeece

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Form Schedule

Lead Form Number: MSBR-AA (AR) 10

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/21/2010 (AR) 10	MSBR-AA	Advertising	Medicare Supplement Brochure	Initial		41.000	83395 (MSBR-AA-AR) to file revised.pdf



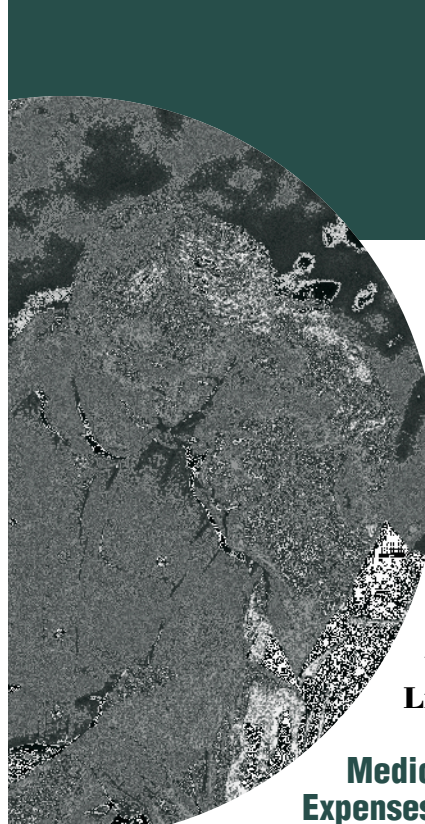
Lincoln Heritage
LIFE INSURANCE COMPANY



2010

Medicare Supplement Insurance Plans

Your Plan: The Facts



Lincoln Heritage helps pay some eligible expenses not paid for by Medicare Part A and Medicare Part B.

There may be charges above what Medicare and Lincoln Heritage pay.

Medicare Part A Eligible Expenses for Hospital/Skilled Nursing Facility Care

include expenses for semiprivate room and board, general nursing, and miscellaneous services and supplies.

Medicare Part B Eligible Expenses for Medical Services include expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

"Medicare Eligible Expenses" means expenses of the kinds covered by Medicare, to the extent recognized as reasonable and medically necessary by Medicare.

A Benefit Period begins the first full day you are hospitalized and ends when you have not been in a hospital or skilled nursing facility for 60 days in a row.

Co-insurance is the portion of the Medicare Eligible Expense not paid by Medicare.

As Medicare deductibles and co-insurance increase, your Lincoln Heritage benefits will automatically increase. Lincoln Heritage benefits are not paid for any expense paid by Medicare.

Benefits are paid to you or to your hospital or doctor.

You have 31 days from your renewal date to pay your premium. Your policy will stay in force during this 31-day grace period.

Your policy will be renewed as long as the premiums are paid on time. Your policy cannot be canceled.

Premium rate adjustments may be made based on current health care cost experience for benefits paid. Lincoln Heritage reserves the right to establish new premium rates for all insureds on a class basis, but only after giving you advance notice. However, we will not increase premiums based on your own claims.

You're covered immediately. There is no waiting period for pre-existing conditions. Benefits will be paid from the time your policy is in force.

Lincoln Heritage Medicare Supplement will not pay for:

- any expense incurred before your Policy Effective Date;
- services for which no charge is made when there is no insurance; or
- expenses paid for by Medicare.

THIS IS A BRIEF DESCRIPTION of your coverage. This brochure is not valid without the Outline of Coverage. For complete information on benefits, exceptions and limitations, **PLEASE READ YOUR OUTLINE OF COVERAGE AND YOUR POLICY.** This is a solicitation of insurance and an insurance agent will contact you.

Neither Lincoln Heritage nor its agents are connected in any way with the Federal or State government or Medicare.

Lincoln Heritage Medicare Supplement

Protection from the Bills Medicare Doesn't Pay

Medicare was never meant to cover all of your doctor and hospital bills. Many people do not realize this and expect them to pay all. Reliance on Medicare in this situation can mean financial difficulty with out-of-pocket expenses.

Today, Solid Protection Is More Important Than Ever

The costs you pay with Medicare deductibles and co-payments are higher than they have ever been. You could be faced with hospital bills that will not be covered by Medicare. Not included in this are doctor expenses under Medicare Part B or hospital expenses beyond 150 days.

Lincoln Heritage Offers 5 Standardized Insurance Plans

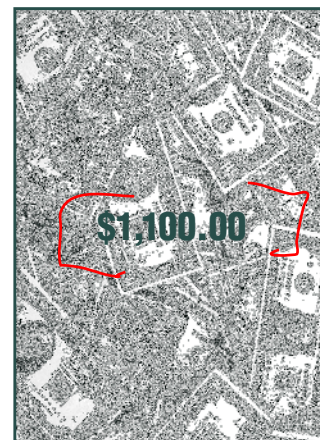
Lincoln Heritage insurance plans give you choices. Choices you need to help cover health care costs today! Our plans allow you to choose a Medicare Supplement to suit your life's situation, budget and needs.

Initial Hospital Deductible

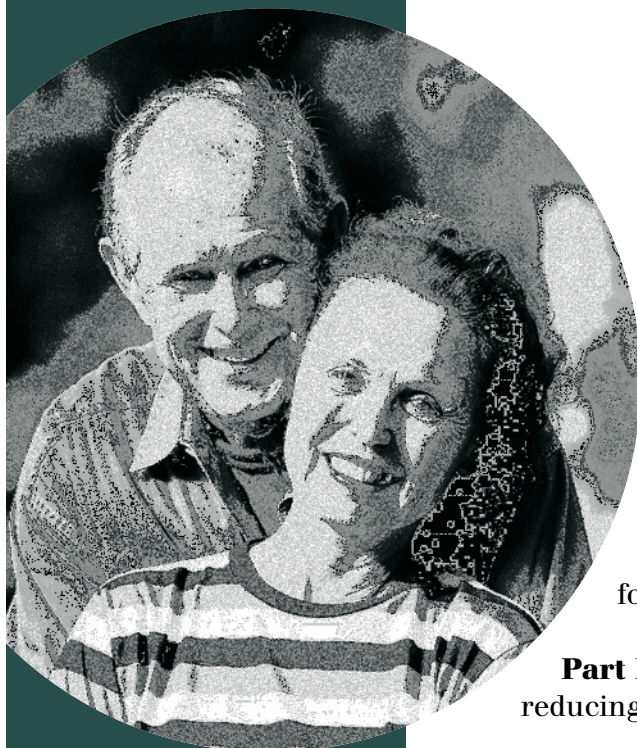
Medicare Part A—
hospital deductibles have
risen \$1,060 since 1968—
(just 42 years).



1968



2010



Medicare Supplement Plans Offer These Benefits:

Part A Co-Insurance pays if you are confined to a hospital. Should you require more than 60 continuous days of hospitalization, Lincoln Heritage will pay the co-insurance amounts up to the 150th day of confinement and also for the first 3 pints of blood each year. Additionally, if you use your Medicare Lifetime Reserve days, Lincoln Heritage will provide coverage for up to an additional 365 days.

Part B Co-Insurance pays the Medicare Part B co-insurance amount, reducing your out-of-pocket expenses when you require medical services.



Lincoln Heritage
LIFE INSURANCE COMPANY

Your Lincoln Heritage Benefits



Medicare Part A — Hospital Coverage

Deductible — Lincoln Heritage's Plans B, C, D and F pay the \$1,100 inpatient hospital deductible for each benefit period.

First 60 Days — After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies.

Co-insurance — Lincoln Heritage's Plans A, B, C, D and F pay \$275 a day when you're hospitalized from the 61st through the 90th day. And when you're in the hospital from the 91st day through the 150th day, Lincoln Heritage pays \$550 a day for each Medicare Lifetime Reserve day used.

Extended Hospital Coverage — When you're in the hospital longer than 150 days during a Benefit Period, and you've exhausted your 60 Medicare Lifetime Reserve days, Lincoln Heritage's Plans A, B, C, D and F pay the Part A Medicare eligible expenses for hospitalization, paid at the Diagnostic Related Group (DRG) day outlier per diem or other appropriate standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for Blood — Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Lincoln Heritage's Plans A, B, C, D and F pay this deductible.

Skilled Nursing Facility Care

First 20 days — Medicare pays all eligible expenses.

Co-insurance — Lincoln Heritage's Plans C, D and F pay up to \$137.50 a day from the 21st through the 100th day during which you receive skilled nursing care. You must enter a Medicare-certified skilled nursing facility within 30 days of being hospitalized for at least three days.

Medicare Part B — Physician's Services & Supplies

Deductible — Lincoln Heritage's Plans C and F pay the \$155 calendar-year deductible.

Co-insurance — After the Part B deductible, Lincoln Heritage's Plans A, B, C, D and F pay 20% of Medicare Eligible Expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

Excess Benefits — Your bill for Part B services and supplies may exceed the Medicare Eligible Expense. When that occurs, Lincoln Heritage's Plan F pays 100% of the difference, up to the charge limitation established by Medicare.

Benefit for Blood — Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Lincoln Heritage's Plans A, B, C, D and F pay this deductible.

Additional Benefits

Emergency Care Received Outside the U.S. — After you pay a \$250 calendar-year deductible, Lincoln Heritage's Plans C, D and F pay you 80% of eligible expenses incurred for emergency care received during the first 60 days of travel outside the U.S., up to a lifetime maximum of \$50,000. Benefits are payable for emergency health care you need because of a covered injury or illness.

At-Home Recovery Visits — Lincoln Heritage's Plan D pays for seven visits a week, up to \$40 a visit up to a maximum of \$1,600 a year for assistance with activities of daily living. Benefits are payable for services necessary for your continuing recovery from an illness, injury or surgery.

A Plan to Meet Your Every Need

Services and Supplies

	Medicare Pays	Lincoln Heritage PLAN A Pays	Lincoln Heritage PLAN B Pays	Lincoln Heritage PLAN C Pays	Lincoln Heritage PLAN D Pays	Lincoln Heritage PLAN F Pays
Medicare Part A Hospital Coverage						
Deductible	Nothing		\$1,100	\$1,100	\$1,100	\$1,100
First 60 days	100%					
Co-insurance 61-90 days	All but \$275 a day	\$275 a day	\$275 a day	\$275 a day	\$275 a day	\$275 a day
Co-insurance 91-150 days	All but \$550 a day	\$550 a day	\$550 a day	\$550 a day	\$550 a day	\$550 a day
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Nothing	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints	Three pints	Three pints
Skilled Nursing Facility Care						
First 20 days	100%					
Co-insurance 21-100 days	All but \$137.50 a day			Up to \$137.50 a day	Up to \$137.50 a day	Up to \$137.50 a day
Medicare Part B Physician's Services and Supplies						
Deductible	Nothing			\$155		\$155
Co-insurance	80%	20%	20%	20%	20%	20%
Excess Benefits	Nothing					100%, up to Medicare's Limit
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints	Three pints	Three pints
Additional Benefits*						
Emergency Care Received Outside The U.S	Nothing			In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible
At-Home Recovery Visits	Nothing				Actual charges to \$40 a visit up to \$1,600 per calendar year.	

*Refer to the next page and your Outline of Coverage for more information.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Underwritten by:



Lincoln Heritage
LIFE INSURANCE COMPANY

Our Business is You

4343 East Camelback Road
Phoenix, AZ 85018
1-800-433-8181

On policy forms:

MS-AAAR 06 MS-ABAR 06 MS-ACAR 06
MS-ADAR 06 MS-AFAR 06



For Claims, Please Call:

1-888-586-8810

FOR AGENT USE ONLY

This brochure is an illustration, not a contract.

SERFF Tracking Number:	LHLI-126404236	State:	Arkansas
Filing Company:	Lincoln Heritage Life Insurance Company	State Tracking Number:	44222
Company Tracking Number:	MSBRAAAR10 CP		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	Medicare Supplement Brochure		
Project Name/Number:	/		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter	Accepted for Informational Purposes	01/21/2010
Comments: cover letter attached		
Attachment: Arkansas Medicare Brochure cover 2010.pdf		

	Item Status:	Status Date:
Satisfied - Item: Flesch Score Certification	Accepted for Informational Purposes	01/21/2010
Comments: certification attached		
Attachment: CERT OF FLESCHE.pdf		

December 2, 2009

Arkansas Insurance Department
Health Forms Review Section
1200 West 3rd St
Little Rock AR 72201-1904

Re: Lincoln Heritage Life Insurance Company, NAIC #65927
Form MSBR-AA (AR) 10 – Medicare Supplement Brochure
Flesch Score Certification
\$50.00 Filing Fee (sent via EFT)

Dear Sir or Madam:

We submit Form MSBR-AA(AR) 10 for your review and approval. This Medicare Supplement Brochure will be used by insurance agents licensed in your state to sell our Medicare Supplement products, which were approved by the state on October 15, 2005.

If you have any questions or require any further information concerning this filing, please do not hesitate to contact me at (800)-433-8181 or you can e-mail me at sally.roudebush@londen-insurance.com.

Sincerely,



Cathy Patterson
Senior Compliance Associate
Lincoln Heritage Life Insurance Company

CERTIFICATION OF FLESCH READABILITY SCORE

Arkansas

I certify that the forms listed below achieve the following:

- (1) The text achieves a minimum score of 41 on the Flesch reading ease test.
- (2) Except for specification pages, schedules, and tables the forms are printed in not less than ten (10) point type, one (1) point leaded.

Policy Form(s): MSBR-AA (AR) 10 - Medicare Supplement Brochure

LINCOLN HERITAGE LIFE INSURANCE COMPANY



Cathy Patterson, Senior Compliance Associate

December 2, 2009

<i>SERFF Tracking Number:</i>	<i>LHLI-126404236</i>	<i>State:</i>	<i>Arkansas</i>
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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/02/2009	Form	Medicare Supplement Brochure	01/21/2010	83395 (MSBR-AA-AR) to file.pdf (Superceded)



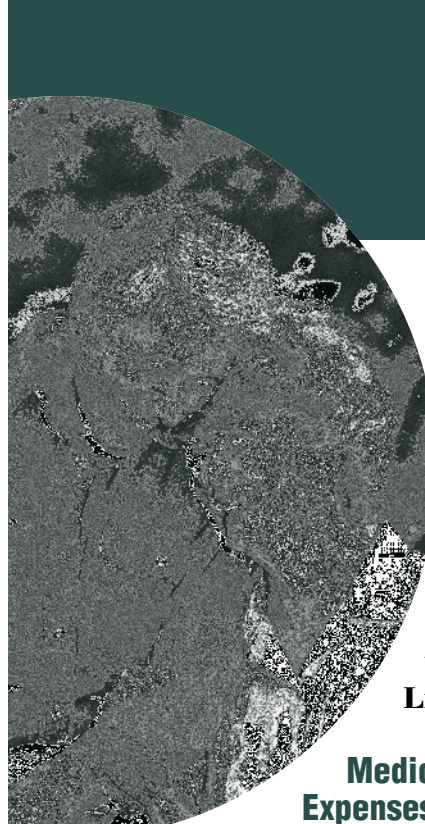
Lincoln Heritage
LIFE INSURANCE COMPANY



2010

Medicare Supplement Insurance Plans

Your Plan: The Facts



Lincoln Heritage helps pay some eligible expenses not paid for by Medicare Part A and Medicare Part B.

There may be charges above what Medicare and Lincoln Heritage pay.

Medicare Part A Eligible Expenses for Hospital/Skilled Nursing Facility Care

include expenses for semiprivate room and board, general nursing, and miscellaneous services and supplies.

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- services for which no charge is made when there is no insurance; or
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Lincoln Heritage Medicare Supplement

Protection from the Bills Medicare Doesn't Pay

Medicare was never meant to cover all of your doctor and hospital bills. Many people do not realize this and expect them to pay all. Reliance on Medicare in this situation can mean financial difficulty with out-of-pocket expenses.

Today, Solid Protection Is More Important Than Ever

The costs you pay with Medicare deductibles and co-payments are higher than they have ever been. You could be faced with hospital bills that will not be covered by Medicare. Not included in this are doctor expenses under Medicare Part B or hospital expenses beyond 150 days.

Lincoln Heritage Offers 5 Standardized Insurance Plans

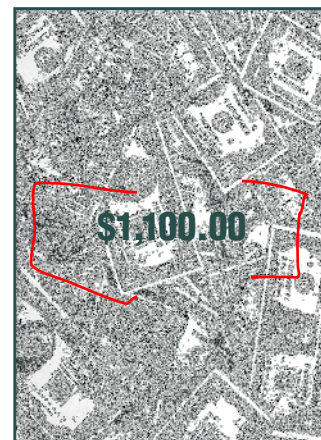
Lincoln Heritage insurance plans give you choices. Choices you need to help cover health care costs today! Our plans allow you to choose a Medicare Supplement to suit your life's situation, budget and needs.

Initial Hospital Deductible

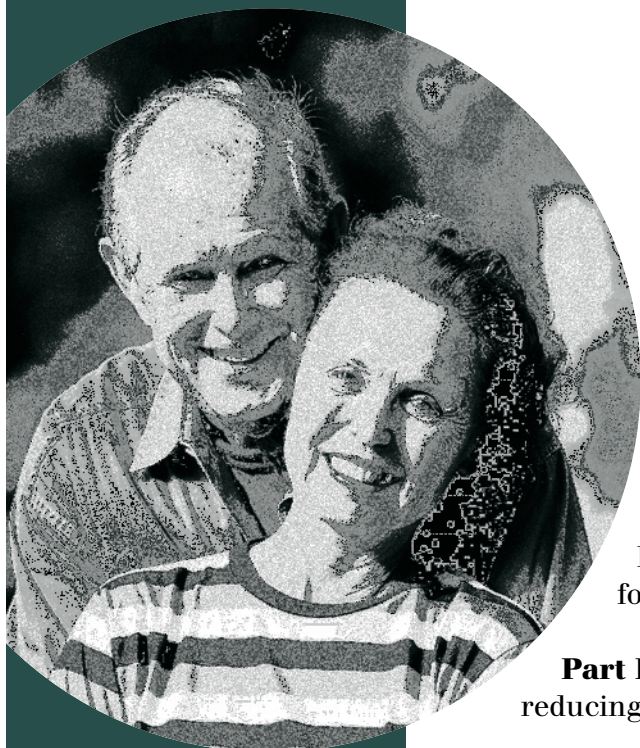
Medicare Part A—
hospital deductibles have
risen \$1,060 since 1968—
(just 42 years).



1968



2010



Medicare Supplement Plans Offer These Benefits:

Part A Co-Insurance pays if you are confined to a hospital. Should you require more than 60 continuous days of hospitalization, Lincoln Heritage will pay the co-insurance amounts up to the 150th day of confinement and also for the first 3 pints of blood each year. Additionally, if you use your Medicare Lifetime Reserve days, Lincoln Heritage will provide coverage for up to an additional 365 days.

Part B Co-Insurance pays the Medicare Part B co-insurance amount, reducing your out-of-pocket expenses when you require medical services.



Lincoln Heritage
LIFE INSURANCE COMPANY

Your Lincoln Heritage Benefits



Medicare Part A — Hospital Coverage

Deductible — Lincoln Heritage's Plans B, C, D and F pay the \$1,100 inpatient hospital deductible for each benefit period.

First 60 Days — After the Part A deductible, Medicare pays all eligible expenses for services from your first through 60th day of hospital confinement. Services include semiprivate room and board, general nursing, and miscellaneous hospital services and supplies.

Co-insurance — Lincoln Heritage's Plans A, B, C, D and F pay \$275 a day when you're hospitalized from the 61st through the 90th day. And when you're in the hospital from the 91st day through the 150th day, Lincoln Heritage pays \$550 a day for each Medicare Lifetime Reserve day used.

Extended Hospital Coverage — When you're in the hospital longer than 150 days during a Benefit Period, and you've exhausted your 60 Medicare Lifetime Reserve days, Lincoln Heritage's Plans A, B, C, D and F pay the Part A Medicare eligible expenses for hospitalization, paid at the Diagnostic Related Group (DRG) day outlier per diem or other appropriate standard of payment, subject to a lifetime maximum benefit of an additional 365 days.

Benefit for Blood — Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Lincoln Heritage's Plans A, B, C, D and F pay this deductible.

Skilled Nursing Facility Care

First 20 days — Medicare pays all eligible expenses.

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Medicare Part B — Physician's Services & Supplies

Deductible — Lincoln Heritage's Plans C and F pay the \$155 calendar-year deductible.

Co-insurance — After the Part B deductible, Lincoln Heritage's Plans A, B, C, D and F pay 20% of Medicare Eligible Expenses for physician's services, hospital outpatient services and supplies, physical and speech therapy, and ambulance service.

Excess Benefits — Your bill for Part B services and supplies may exceed the Medicare Eligible Expense. When that occurs, Lincoln Heritage's Plan F pays 100% of the difference, up to the charge limitation established by Medicare.

Benefit for Blood — Medicare has one calendar-year deductible for blood that is the cost of the first three pints needed. Lincoln Heritage's Plans A, B, C, D and F pay this deductible.

Additional Benefits

Emergency Care Received Outside the U.S. — After you pay a \$250 calendar-year deductible, Lincoln Heritage's Plans C, D and F pay you 80% of eligible expenses incurred for emergency care received during the first 60 days of travel outside the U.S., up to a lifetime maximum of \$50,000. Benefits are payable for emergency health care you need because of a covered injury or illness.

At-Home Recovery Visits — Lincoln Heritage's Plan D pays for seven visits a week, up to \$40 a visit up to a maximum of \$1,600 a year for assistance with activities of daily living. Benefits are payable for services necessary for your continuing recovery from an illness, injury or surgery.

A Plan to Meet Your Every Need

Services and Supplies

	Medicare Pays	Lincoln Heritage PLAN A Pays	Lincoln Heritage PLAN B Pays	Lincoln Heritage PLAN C Pays	Lincoln Heritage PLAN D Pays	Lincoln Heritage PLAN F Pays
Medicare Part A Hospital Coverage						
Deductible	Nothing		\$1,100	\$1,100	\$1,100	\$1,100
First 60 days	100%					
Co-insurance 61-90 days	All but \$275 a day	\$275 a day	\$275 a day	\$275 a day	\$275 a day	\$275 a day
Co-insurance 91-150 days	All but \$550 a day	\$550 a day	\$550 a day	\$550 a day	\$550 a day	\$550 a day
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Nothing	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses	Eligible expenses
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints	Three pints	Three pints
Skilled Nursing Facility Care						
First 20 days	100%					
Co-insurance 21-100 days	All but \$137.50 a day			Up to \$137.50 a day	Up to \$137.50 a day	Up to \$137.50 a day
Medicare Part B Physician's Services and Supplies						
Deductible	Nothing			\$155		\$155
Co-insurance	80%	20%	20%	20%	20%	20%
Excess Benefits	Nothing					100%, up to Medicare's Limit
Benefit for Blood	All but three pints	Three pints	Three pints	Three pints	Three pints	Three pints
Additional Benefits*						
Emergency Care Received Outside The U.S	Nothing			In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible	In the 1st 60 days of a trip, 80% to a life-time maximum benefit of \$50,000 after \$250 deductible
At-Home Recovery Visits	Nothing				Actual charges to \$40 a visit up to \$1,600 per calendar year.	

*Refer to the next page and your Outline of Coverage for more information.

Underwritten by:



Lincoln Heritage
LIFE INSURANCE COMPANY

Our Business is You

4343 East Camelback Road
Phoenix, AZ 85018
1-800-433-8181

On policy forms:

MS-AAAR 06 MS-ABAR 06 MS-ACAR 06
MS-ADAR 06 MS-AFAR 06



For Claims, Please Call:

1-888-586-8810

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